

# Special Purpose Home Repair Program (SPHRP) DeKalb County Community Development Department

The Special Purpose Home Repair Program is made possible through Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD). The DeKalb County Community Development Department will provide deferred payment forgivable loans for DeKalb County homeowners who meet all eligibility requirements. The deferred payment forgivable loans are designed to assist with the cost of critical home repairs to address imminent threats to health or safety due to dangerous, hazardous and/or unsanitary conditions.

Enclosed a pre-application card for you to complete in order to be considered for participation in the Special Purpose Home Repair Program. The pre-application cards will be processed in the order in which they are received in our office. **It is imperative that your Card be accurate and complete. Any pre-application card received in this office that is incomplete will not be reviewed.**

## **Homeowner Eligibility**

1. DeKalb County homeowner, age 62 or over or legally disabled (age 21) or over, must own and occupy the property to be repaired as their principal place of residence.
2. Homeowner must be listed on the title for the most recent twelve (12) months prior to applying for home repair assistance.
3. Homeowner must not currently hold title to or have financed more than one (1) residential property.
4. Total Household income cannot exceed 60% of the Area Median Income (AMI) based on the number of people living in the home. HUD's Household income guideline are as follows:

### **Current HUD Income Guidelines**

Household Size	1	2	3	4	5	6	7	8
Maximum Income 60%	\$31,440	\$35,940	\$40,440	\$44,880	\$48,480	\$52,080	\$55,680	\$59,280

## **Property Eligibility**

1. Property must be located in the DeKalb County, Georgia jurisdiction. Properties located in the incorporated City of Atlanta areas within DeKalb County boundaries are not eligible.
2. Property must be a single family detached home. **Townhomes, duplexes, condominiums, cooperatives and mobile homes are not eligible.**

3. The property condition must be able to pass the legally-required building permit process.
4. Must be current on DeKalb County real estate taxes, Federal and State taxes.
5. Requested repairs must not be a part of an existing homeowner's insurance claim, or repair/rehabilitation project.

## **Eligible Repairs**

**Heating/Cooling Systems:** Failure of the Main Source of Heating and Cooling

- ✓ Heat Pump, HVAC Unit

**Plumbing:** Plumbing Leaks or Failure of Water Supply Components

- ✓ Waterlines, Water Pumps and Hot Water Heaters

**Electrical:** Damaged or Non-Working Electrical System or Wiring

- ✓ Electrical Boxes (Breaker/Fuse), Basic Wiring

**Roofing:** Roof replacement or Failure of Roofing Components

- ✓ Shingles, Gutters, Flashing

## **Additional Special Purpose Home Repair Program Requirements**

Homeowners must submit a complete pre-application card for repair prior to deadline.

The program provides assistance up to \$10,000 in the form of a Deferred Payment Forgivable Loan with no installment payments and a 5 year affordable period.

Homeowner must continuously occupy the property as their primary residence for a five (5) year period following the execution date on the loan documents. After (5) years, 100% of the loan balance will be forgiven.

All eligible repairs will be completed by contractors that have been pre-qualified by DeKalb County.

Pre-applications will be reviewed for eligibility upon receipt by the Community Development Department.

Applications are subject to additional underwriting requirements to receive final approval.

Homeowners will execute loan documents including a Loan Agreement, Deed to Secure

Debt and Promissory Note. The deferred payment forgivable loan will be placed as a lien against your property.

No waiting list will be maintained. Applications not approved during the open application period due to lack of funds may be re-submitted during subsequent open application periods.

## **How to Apply**

**On or before February 1, 2019**, between the hours of **11:00 AM and 3 PM**, deliver the completed pre-application form to the address below:

DeKalb County Community Development Department  
750 Commerce Drive, Suite 401  
Decatur, GA 30030

The Community Development Department will randomly select 100 applications for review. After review is complete and eligibility is determined, we will notify eligible applicants so that they can complete a formal application for final eligibility determination. Applicants that are not accepted during this period will receive written notification. If you are not selected during this application period, you may re-apply during our next open application period.

**Open Application Period January 17, 2019 thru February 1, 2019  
By 3:00 PM**